

Information to identify the case:

Debtor 1

Cynthia A Harris

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6559

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-29602-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia A Harris

2/5/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cynthia A Harris
Debtor

Case No. 18-29602-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 05, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2024:

Recip ID	Recipient Name and Address
db	+ Cynthia A Harris, 505 William Street, Trenton, NJ 08610-6144
cr	+ Fay Servicing, LLC, 85 Broad Street, Suite 501, New York, NY 10004-1734
517873524	+ Intrust Bank NA, Service Finance Co LLC, 555 S Federal Hwy #200, Boca Raton, FL 33432-6033
517790404	Service Finance Company, LLC, PO Box 645487, Cincinnati, OH 45264-5487
517794873	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517859147	+ TD Bank, Att: Richard Tracy, 30 Montgomery St, Ste 1205, Jersey City, NJ 07302-3835
517790407	TD Bank, N.A, PO Box 16027, Lewiston, ME 04243-9513
517858517	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517790408	+ TD BankNorth - TD BankNorth, 32 Chesnut Street, Lewiston, ME 04240-7744

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 05 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517821525	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 05 2024 20:48:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517790400	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 05 2024 20:48:00	Honda Financial Services, PO BOX 65507, Wilmington, DE 19808
517795828	Email/Text: notices@bkservicing.com	Feb 05 2024 20:47:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517790398	Email/Text: ECF@fayservicing.com	Feb 05 2024 20:47:00	Fay Servicing, POB 814609, Dallas, TX 75381-4609
517790399	EDI: CITICORP	Feb 06 2024 01:42:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
517790401	+ EDI: MERCEDES	Feb 06 2024 01:42:00	Mercedes Benz Financial Services, PO Box 5209, Carol Stream, IL 60197-5209
517790402	EDI: SYNC	Feb 06 2024 01:42:00	Midas/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517790403	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 05 2024 20:47:00	Mr. Cooper, PO BOX 60516, City of Industry, CA 91716-0516
517872283	Email/Text: nsm_bk_notices@mrcooper.com	Feb 05 2024 20:47:00	Nationstar Mortgage LLC, POB 619096, Dallas, TX 75261
517983525	+ Email/Text: RASEBN@raslg.com	Feb 05 2024 20:47:00	NATIONSTAR MORTGAGE LLC, RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE

District/off: 0312-3

User: admin

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			202, FAIRFIELD, NJ 07004-2927
517863828	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 05 2024 20:47:00	Nationstar Mortgage LLC D/B/A Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
517911837	EDI: PRA.COM	Feb 06 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
517916478	EDI: PRA.COM	Feb 06 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541
517911844	EDI: PRA.COM	Feb 06 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Sleepys, POB 41067, Norfolk VA 23541
517916632	EDI: PRA.COM	Feb 06 2024 01:42:00	Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541
518729384	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 05 2024 20:48:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165, Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518729383	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 05 2024 20:48:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
517790405	EDI: SYNC	Feb 06 2024 01:42:00	Sleepy's/ Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517790406	EDI: SYNC	Feb 06 2024 01:42:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
517790409	EDI: SYNC	Feb 06 2024 01:42:00	Walmart Mastercard/SNCB, PO Box 960024, Orlando, FL 32896-0024
517887618	+ Email/Text: ECF@fayservicing.com	Feb 05 2024 20:47:00	Wilmington Trust, National Association, As Trustee for MFRA Trust 2014-2, c/o Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Albert Russo

docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor Select Portfolio Servicing Inc. ajennings@raslg.com

Andrew M. Lubin

on behalf of Creditor Select Portfolio Servicing Inc. nj-ecfmail@mwclaw.com, alubin@milsteadlaw.com

Harold N. Kaplan

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkaplan@rasnj.com kimwilson@raslg.com

Jeffrey E. Jenkins

on behalf of Debtor Cynthia A Harris mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net

Jonathan C. Schwalb

on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as Trustee for MFRA Trust 2014-2 c/o MFResidential Assets I, LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin M. Buttery

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kbuttery@moodklaw.com

Michael J. Milstead

on behalf of Creditor Select Portfolio Servicing Inc. bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor Select Portfolio Servicing Inc. rfay@alaw.net, bkecf@milsteadlaw.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com

Stephanie F. Ritigstein

on behalf of Debtor Cynthia A Harris mail@jenkinsclayman.com kevin@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14